

Benefits in *focus*

ADDRESSING THE NEEDS OF GALVESTON COUNTY
EMPLOYEES AND THEIR FAMILIES

The financial security and general welfare of our employees is of vital importance to Galveston County. Because of this, we are offering you and your family an employee benefits package. Our primary objective in selecting these products is quality, insurance company stability, and the opportunity to purchase coverage you might need at competitive prices.

Helping you achieve your work life balance

Welcome to the community of public servants that make up Galveston County Government. We are excited to have you as a part of our team! From elected officials to temporary employees, our job is to respectfully work together to serve our residents and neighbors, meet their needs, and earn their trust. Thank you for joining our team and for dedicating your time and effort in providing services to

the wonderful citizens of Galveston County! The citizens of Galveston County, as well as visitors, and vacationers to our County expect excellence and high quality services from government. As public servants, we have a duty to conduct ourselves with integrity and in a manner that is honorable and ethical. The expectation for each member of Galveston County's workforce is to serve with Honor, Dignity, and Integrity.



Special Notice

This is an overview of the coverage available. It is not a Summary of Benefits & Coverage (SBC) as prescribed by the Patient Protection and Affordable Care Act. Official plan and insurance documents govern your rights and benefits, including covered benefits, exclusions and limitations. The Commissioner's Court will review benefit plans for all employees and retirees annually. After this review, the Commissioner's Court can change or terminate benefit plans for employees and/or retirees at any time. Listed within is a summary of benefits currently available. It is not to be construed as an expressed or implied guarantee of these benefits.

Meet your HR staff and colleagues

Your Human Resources department is here for you and your needs. We want to do our part to help you fully understand the wide range of options available to you and your loved ones. Never shy away from contacting us.

Arnie Wetzel

Human Resources Director

Office: 409-770-5350

E-mail: Arnel.Wetzel@galvestoncountytexas.gov

Arnie joined Galveston County in 2018 after relocating from Allentown, Pennsylvania. Arnie holds a Bachelor of Arts degree in government from Lehigh University in Pennsylvania. He has worked in both the public and private sectors serving in multiple arenas such as government, healthcare and human services. He boasts over 30 years of HR management experience with over 20 years of that serving in the capacity as a director. Arnie's major areas of focus are employee and labor relations, compensation, benefits, recruitment, finance and HR operations. When he is not focusing on HR, Arnie enjoys spending time with his family, sports, golfing and being at the shore!

Kathy Branch

Assistant Human Resources Director

Office: 409-770-5352

E-mail: Katherine.Branch@galvestoncountytexas.gov

Kathy began her career with the County's Human Resources Department in 1996. Kathy holds a Bachelor's degree in business administration from the University of Houston. Her primary areas are County policies and employee relations.

Corey Jannett

Senior Benefits Administrator

Office: 409-770-5345

E-mail: Corey.Jannett@galvestoncountytexas.gov

Corey began working for Galveston County in 2009. He graduated summa cum laude from Sam Houston State University with a degree in political science and communication studies. Corey strives to modernize and constantly look for ways to improve efficiency in order to increase service. Corey likes to live by the motto of SHSU "the measure of a life is its service."

Christie Motogbe

Compensation Specialist

Office: 409-770-5348

E-mail: Christie.Motogbe@galvestoncountytexas.gov

Christie received her Bachelor's of Science degree in accounting from Athens State University in Alabama. Her professional experience includes working as the store accountant for Rocket Harley-Davidson and as a bookkeeper and accounting clerk for other companies before that. Christie joined the Galveston County family in September 2014. An Austin native, she visited Galveston every summer with her family her whole life!

Rebecca Gilliam

Human Resources Recruiter/Trainer

Office: 409-770-5346

E-mail: Rebecca.Gilliam@galvestoncountytexas.gov

Rebecca is the newest member of the Galveston County HR team having come aboard in September 2019. She relocated to Texas from Columbia, South Carolina. She has over 10 years of human resources and recruiting experience and spent many years working in digital media. A quintessential southerner, Rebecca is always ready to jump in and help with any task with a huge dose of southern hospitality and charm. Rebecca's focus for Galveston County is recruiting and training.

TCDRS Retirement

Texas County & District Retirement System (TCDRS)

Defined as a 403(b) by the Internal Revenue Service (IRS)

www.tcdrs.org

Contact member services at (800) 823-7782

Plan: Galveston County—183



**200%
Match**

Deposits & Vesting:

You contribute **7%** of your gross pay into your account (pre-tax)

You also earn **7%** interest annually on your account balance

Vesting period is **8** years of service

For vested employees, the County will match your account at **200%** at the time of retirement

Important Note

Service time with sister systems of TCDRS, service with another Texas county and even military service time can count towards your retirement eligibility with Galveston County.

Other Texas public retirement system accounts are:

- Employees Retirement System of Texas (ERS) (877) 275-4377
- Texas Municipal Retirement System (TMRS) (800) 924-8677
- City of Austin Employees Retirement System (COAERS) (512) 458-2551
- Teacher Retirement System of Texas (TRS) (800) 223-8778
- Judicial Retirement System of Texas (JRS) (877) 275-4377

Military Service credit requirement:

- Your discharge was under honorable conditions.
- You have enough service (8 years) to be vested with Galveston County.
- You can get service time for up to 60 months of active military service.

The Alternate Plan (AUL) *Social Security Opt Out Plan*

Defined as a 457(b) by the Internal Revenue Service (IRS)

www.oneamerica.com

Contact First Financial at 1-800-523-8422 to inquire about account balances and various plan options.

Contributions, Interest & Investments:

All Employees must contribute **6.13%** of their gross salary on a pre-tax basis into an individual, private account.

Galveston County contributes an additional **3.607%**

For employees hired after **04/01/2019**, contributions will automatically be placed into a Target mutual fund rather than the traditional Fixed mutual fund. A Target mutual fund is age appropriate and investment funds change based upon a participant's age. Upon initial enrollment in a Target fund account, an employee can switch at any time to either a Fixed account or other mutual fund options if they so choose.

The annual interest rate for Target fund accounts is variable and changes with the market. As with any variable rate, there is risk but the potential is greater for a higher return. In the Fixed fund, your account balance is guaranteed to earn **3.75%** interest annually. The interest rate is fixed regardless of trends with the market.

Important Notes

You may choose to invest your deposits in an array of different options besides the Target or Fixed funds.

Please contact Kathy Trussell with First Financial at 713-530-4054 to schedule a meeting and discuss the various investment options.

Plan/Contract Numbers: Employees hired **prior** to 04/01/2019 **G74855**

Employees hired **after** 04/01/2019 **G76941**

Voluntary Retirement Accounts

Employees have the option of establishing a third (voluntary) retirement account through either AUL or Nationwide to save additional money for retirement. These accounts are also tax-deferred but do not receive any additional contributions from the employer. These accounts are also the only accounts eligible for future loans or hardship withdrawal requests.

For more information and enrollment, please contact:

First Financial (AUL accounts) - Kathy Trussell at 713-530-4054 or **Nationwide** - Eric Burson at 832-326-0349 & 877-677-3678 Page 3

FREE To You!

100% County Paid Benefits

Galveston County offers a life insurance policy, long-term disability, an employee assistance program and 11 paid holidays a year to all benefit eligible employees as a part of the standard benefits package.

You will have countless options for supplemental enrollments but Galveston County is giving you some benefits just as a thank you for your service, loyalty and dedication.

In addition to all of these goodies, Galveston County also offers free direct deposit services of wages to the financial institution of your choice. If you do not have a checking or savings account, the County can assist in setting up an account free of charge.

Life Insurance Policy

Guaranteed Issue!

The value of your policy depends on your annual salary

Full-Time Employees

Under age 70: 4 x Annual Salary + \$15,000

(no less than \$75,000, no more than \$215,000)

Half-Time/Part-Time Employees with Benefits

Under age 70: 2 x Annual Salary + \$15,000

(no less than \$37,500, no more than \$115,000)

Benefits will be reduced at the following ages

Age 70 = Benefit reduced to 67%

Age 75 = Benefit reduced to 43%

Long-Term Disability (LTD)

180-day elimination period

60% of your basic monthly salary rate

\$100 monthly minimum

\$5,000 monthly maximum

Employee Assistance Program (EAP)

In addition to the standard medical insurance options, the County offers an Employee Assistance Program. EAP provides **confidential** counseling assistance for eligible employees or their dependents dealing with problems such as marital or family discord, drug or alcohol dependency, and legal assistance. The employee receives six (6) free visits per year. No employee will jeopardize their position with the County as a result of their seeking EAP assistance. Employees and their families are also able to access Work/Life and Wellness Resources at www.4eap.com or **1-800-324-4327**.

SmartDollar - Financial Wellness Program

We care about you, and we want to see you reach your financial goals. That's why we offer SmartDollar, the best financial wellness benefit around, as a 100% paid-for benefit! SmartDollar has helped millions of people get on a plan to jump-start their money. It provides the motivation and encouragement you need to stay on track and reach your goals. And the best part is, it won't cost you a dime! <https://www.smartdollar.com/enroll/galvestoncounty3316>

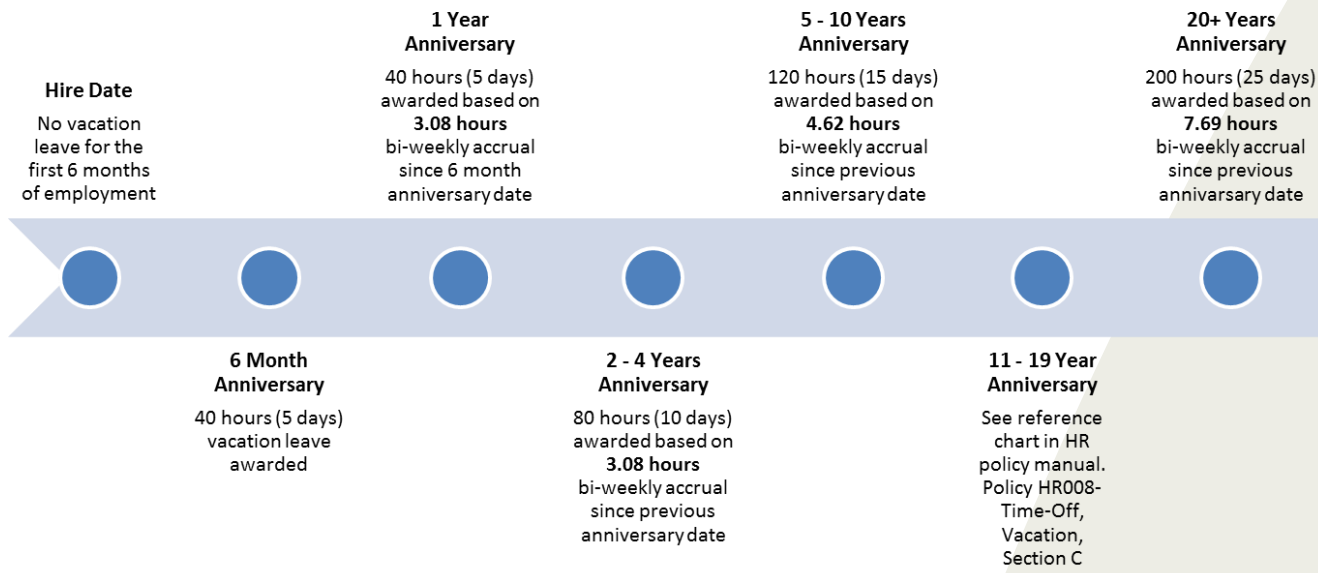
Free Gym & Walking Track

As an employee of the County you will have the option of working out in the County's gym, free of charge. Equipment available includes stair masters, elliptical, free weights and many more. Restrooms and shower facilities are also available. An air conditioned walking track is located on the 5th level. Classes taught by your fellow co-workers. Located on the top (6th) floor of the parking garage located at the old courthouse building at 722 Moody (21st Street) in Galveston.

11 paid holidays a year!

Paid Vacation Leave

Awards & Accumulation Rates



Important Notes for Vacation Leave

- Full-Time, benefit-eligible employees may accumulate up to 150% of their yearly entitlement.
- Excess unused hours will be forfeited each year upon reaching anniversary date.
- Half-Time, benefit-eligible employees accrue vacation leave at one-half the rate of full-time employees
- Employees may use their bi-weekly accrual hours as it accrues
- Hourly, non-benefit employees do not accumulate vacation leave

Paid Sick Leave

Awards & Accumulation Rates



Important Notes for Sick Leave

- Full-Time, benefit eligible employees may not accumulate sick leave in excess of ninety (90) days or 720 hours
- Half-Time, benefit eligible employees are awarded sick leave at one-half the rate of full-time employees
- Hourly, non-benefit employees are not awarded sick leave

2020 Bi-Weekly Payroll Schedule

PAY PERIOD	WORK PERIOD COVERED	TIMECLOCK PLUS DUE DATE	PAY DAY
*1	12/12/2019-12/25/2019	12/26/19	**12/31/19**
2	12/26/2019-01/08/2020	01/09/20	01/15/20
3	01/09/2020-01/22/2020	01/23/20	01/29/20
4	01/23/2020-02/05/2020	02/06/20	02/12/20
5	02/06/2020-02/19/2020	02/20/20	02/26/20
6	02/20/2020-03/04/2020	03/05/20	03/11/20
7	03/05/2020-03/18/2020	03/19/20	03/25/20
8	03/19/2020-04/01/2020	04/02/20	04/08/20
9	04/02/2020-04/15/2020	04/16/20	04/22/20
10	04/16/2020-04/29/2020	04/30/20	05/06/20
11	04/30/2020-05/13/2020	05/14/20	05/20/20
12	05/14/2020-05/27/2020	05/28/20	06/03/20
13	05/28/2020-06/10/2020	06/11/20	06/17/20
14	06/11/2020-06/24/2020	06/25/20	07/01/20
15	06/25/2020-07/08/2020	07/09/20	07/15/20
16	07/09/2020-07/22/2020	07/23/20	07/29/20
17	07/23/2020-08/05/2020	08/06/20	08/12/20
18	08/06/2020-08/19/2020	08/20/20	08/26/20
*19	08/20/2020-09/02/2020	09/03/20	09/09/20
20	09/03/2020-09/16/2020	09/17/20	09/23/20
21	09/17/2020-09/30/2020	10/01/20	10/07/20
22	10/01/2020-10/14/2020	10/15/20	10/21/20
23	10/15/2020-10/28/2020	10/29/20	11/04/20
24	10/29/2020-11/11/2020	11/12/20	11/18/20
*25	11/12/2020-11/25/2020	***11/26/20***	12/02/20
26	11/26/2020-12/09/2020	12/10/20	12/16/20
*27	12/10/2020-12/23/2020	***12/24/20***	12/30/20

Denotes an early Time Sheet Due Date ****Denotes an early Pay Date****

2020 County Holiday Schedule

<u>Holiday</u>	<u>Date</u>	<u>Day of the Week</u>
New Year's Day	Jan. 1	Wednesday
Martin Luther King Day	Jan. 20	Monday
Presidents' Day	Feb. 17	Monday
Good Friday	April 10	Friday
Memorial Day	May 25	Monday
Independence Day	July 3	Friday (observed)
Labor Day	Sept. 7	Monday
Veterans Day	Nov. 11	Wednesday
Thanksgiving	Nov. 26	Thursday
	Nov. 27	Friday
Christmas Eve	Dec. 24	Thursday
Christmas Day	Dec. 25	Friday

One-Stop Contact List

Company/Department	Contact Name	Phone Number
American Fidelity Cancer Plan	Customer Service	800-654-8489
Boon-Chapman	Customer Service* ¹	800-252-9653
CareHere	Nurse Line & Appointments	877-423-1330
CareHere	Pharmacy	409-770-5878
CVS CareMark	Member Services	866-475-0056
GC Emergency Management	24-Hour On-call	888-384-2000
Employee Assistance Program	Employee Assistance Program	800-324-4327
First Financial	Kathy Trussell	713-530-4054
First Financial	Heather Olsen	281-272-7455
First Financial	Toni Wallace	281-272-7471
First Financial	FFenroll Online Assistance	855-272-7480
First Financial	FSA Balance Hotline	866-853-3539
Healthcare Blue Book	Customer Service	888-866-8159
Human Resources	Arnie Wetzel - <i>HR Director</i>	409-770-5350
Human Resources	Kathy Branch - <i>Employee Relations</i>	409-770-5352
Human Resources	Corey Jannett - <i>Benefits</i>	409-770-5345
Human Resources	Christie Motogbe - <i>Payroll</i>	409-770-5348
Human Resources	Rebecca Gilliam - <i>Recruitment</i>	409-770-5346
Humana	Vision Customer Care	866-537-0229
Humana	Dental Customer Care	800-233-4013
Galveston County IT	Help Desk	409-765-2685
Lincoln Financial	Short-Term Disability Claims	800-423-2765
Medical Tourism/Care Navigation	Prime Dx Nurse Advocate	833-864-4316
Medicare	Customer Service	800-633-4227
MedWise Diabetic Supplies	MedWise Diabetic Supplies	800-596-4465
Nationwide Retirement	Eric Burson	832-326-0349
Prime Dx	Precertification* ²	800-477-4625
Quest Diagnostics	Lab Work	800-646-7788
SmartDollar	Customer Service	800-754-4220
Social Security Administration	League City Office	866-299-3254
Social Security Administration	Angleton Office	866-338-2940
TCDRS	Member Services	800-823-7782

1. For all medical, vision and dental plans administered by Boon-Chapman.
2. Prior to any hospital stay and for all precertification requirements, call Prime Dx.
Failure to precertify will result in a reduction of benefits.



Medical

Administered by: Boon-Chapman

Financial problems due to hospital and medical costs can be severe if you are not properly protected. With this in mind, Galveston County is making the medical plans available to all eligible employees and their families. We urge you to take advantage of the enrollment period so you may better protect yourself and family against the high cost of medical care.

Medical Coverage Basics and Definitions to Know

Deductible? You must pay all the costs (excluding co-pays on the base and buy-up plans) up to the deductible amount before co-insurance applies for covered services you use. Our plan years run from January 1 through December 31 which means your deductible will start over every January 1. Deductible is waived for all preventative services on the HDHP plan.

Out-of-pocket limit? The most you could pay for deductible and co-insurance under the base and buy-up plans during a coverage period (usually one year) for your share of the cost of covered services. These limits help you plan for health care expenses. On the HDHP it is the most could pay for deductible, co-insurance and co-payments.

PPO Network? If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**.

Copayments are fixed amounts (for example, \$25) you pay for covered health care, usually when you receive the service.

Coinsurance is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.

The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)

This plan encourages you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

The Affordable Care Act and You

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage."

All of Galveston County's medical plans provide minimum essential coverage.

The ACA also establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value).

All Galveston County plans meet the minimum value standard for the benefits it provides.

Grandfathered Health Plan Notice (*base and buy-up plans only*)

The County believes its Medical Plans are "grandfathered health plans" (GFP) under the Patient Protection and Affordable Care Act (PPACA). Accordingly, a GFP can preserve certain basic health coverage already in effect as of the day the law was enacted. Being a GFP means our Plan may not include certain provisions of PPACA that may apply to other plans, such as the requirement of coverage with no cost sharing for specific preventive health services. However, GFPs must comply with other Provisions in the PPACA, such as the elimination of lifetime limits on the minimum essential benefits. Questions regarding which protections apply and which ones do not apply to a GFP and what might cause a plan to lose its GFP status can be directed to contact Corey Jannett with the County's Human Resources Department at (409) 770-5345 or Boon-Chapman's Customer Service at (800) 252-9653. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

SUMMARY OF MEDICAL	HDHP		BASE		BUY-UP PLAN	
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
PPO Network: Aetna www.aetna.com/asa						
Grandfathered Health Plan?	NO		YES		YES	
Access to CareHere?	YES		YES		YES	
Calendar Year Deductibles -Per Individual -Per Family	\$3,000 \$6,000	\$6,000 \$12,000	\$2,000 \$4,000	\$4,000 \$8,000	\$1,250 \$3,750	\$2,000 \$6,000
Out-of-Pocket Maximum (includes deductible) -Per Individual -Per Family	\$6,450 \$12,900	Unlimited Unlimited	\$7,000 \$21,000	Unlimited Unlimited	\$4,500 \$13,500	Unlimited Unlimited
Maximum Payable Benefit	Unlimited		Unlimited		Unlimited	
Physician Office Visits						
Percentage Payable - Diagnostic - Preventative 100% Up to \$500/year for Base and Buy-up plans	80% after deductible 80% 100%	50% after deductible 50% N/A	80% after deductible 80% 100%	50% after deductible 50% N/A	100% after \$25 copay 80% 100%	50% after deductible 50% N/A
Prescription Drug Co-Pays CareHere Pharmacy (Generics Only) CVS Caremark/Per 30 Day Supply - Generic - Brand/Generic Available - Brand/No Generic Available - Specialty	0-30 Days Retail Supply \$0 <i>Retail co-pays AFTER deductible</i> \$10 \$35 \$45 10% up to \$100		0-30 Days Retail Supply \$0 \$14 \$45 \$60 10% up to \$140		0-30 Days Retail Supply \$0 \$16 \$53 \$68 10% up to \$152	

This chart is illustrative only. Should there be any discrepancies the master plan document will take precedence. Please refer to the Master Plan Document for complete details of the Plan including exclusions, limitations and covered expenses.

Medical Premium Rates - Monthly & Bi-Weekly *(Pre-tax deduction)*

Non-Nicotine Rates	HDHP		BASE PLAN		BUY-UP PLAN	
	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>
Employee Only	\$47	\$21.69	\$104	\$48	\$212.50	\$98.08
Employee & Spouse	\$192	\$88.62	\$251	\$115.85	\$367	\$169.38
Employee & Child(ren)	\$132	\$60.92	\$204	\$94.15	\$342	\$157.85
Employee & Family	\$262	\$120.92	\$335	\$154.62	\$518	\$239.08

Nicotine Rates	HDHP		BASE PLAN		BUY-UP PLAN	
	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>
Employee Only	\$169.40	\$78.18	\$237.80	\$109.75	\$368	\$169.85
Employee & Spouse	\$314.40	\$145.11	\$384.80	\$177.60	\$522.50	\$241.15
Employee & Child(ren)	\$254.40	\$117.42	\$337.80	\$155.91	\$467.50	\$229.62
Employee & Family	\$384.40	\$177.42	\$468.80	\$216.37	\$673.50	\$310.85

No-AHA Rates	HDHP		BASE PLAN		BUY-UP PLAN	
	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>
Employee Only	\$230.60	\$106.43	\$304.70	\$140.63	\$445.75	\$205.73
Employee & Spouse	\$375.60	\$173.35	\$451.70	\$208.48	\$600.25	\$277.04
Employee & Child(ren)	\$315.60	\$145.66	\$404.70	\$186.78	\$575.25	\$265.50
Employee & Family	\$445.60	\$205.66	\$535.70	\$247.25	\$751.25	\$346.73

Effective Dates of Coverage

Effective date: 1st of the month following 30 days (*January 1 for open enrollment changes*)

Termination date: last day of the month following termination/separation

New Enrollees

All newly enrolled employees will have until **October 31** of the plan year in which their plan becomes effective to have an AHA performed. If the AHA is not performed prior to October 31, the medical plan premium will increase to the No-AHA rate at the start of the new plan year on January 1 of the following year.

Current Enrollees

Current employees enrolled on any of the County's medical plans have between **January 1 - October 31** every year to complete an Annual Health Assessment at CareHere in order to secure the lower premium rates and/or prove nicotine results.

Claims Administrator & Claims Filing Address

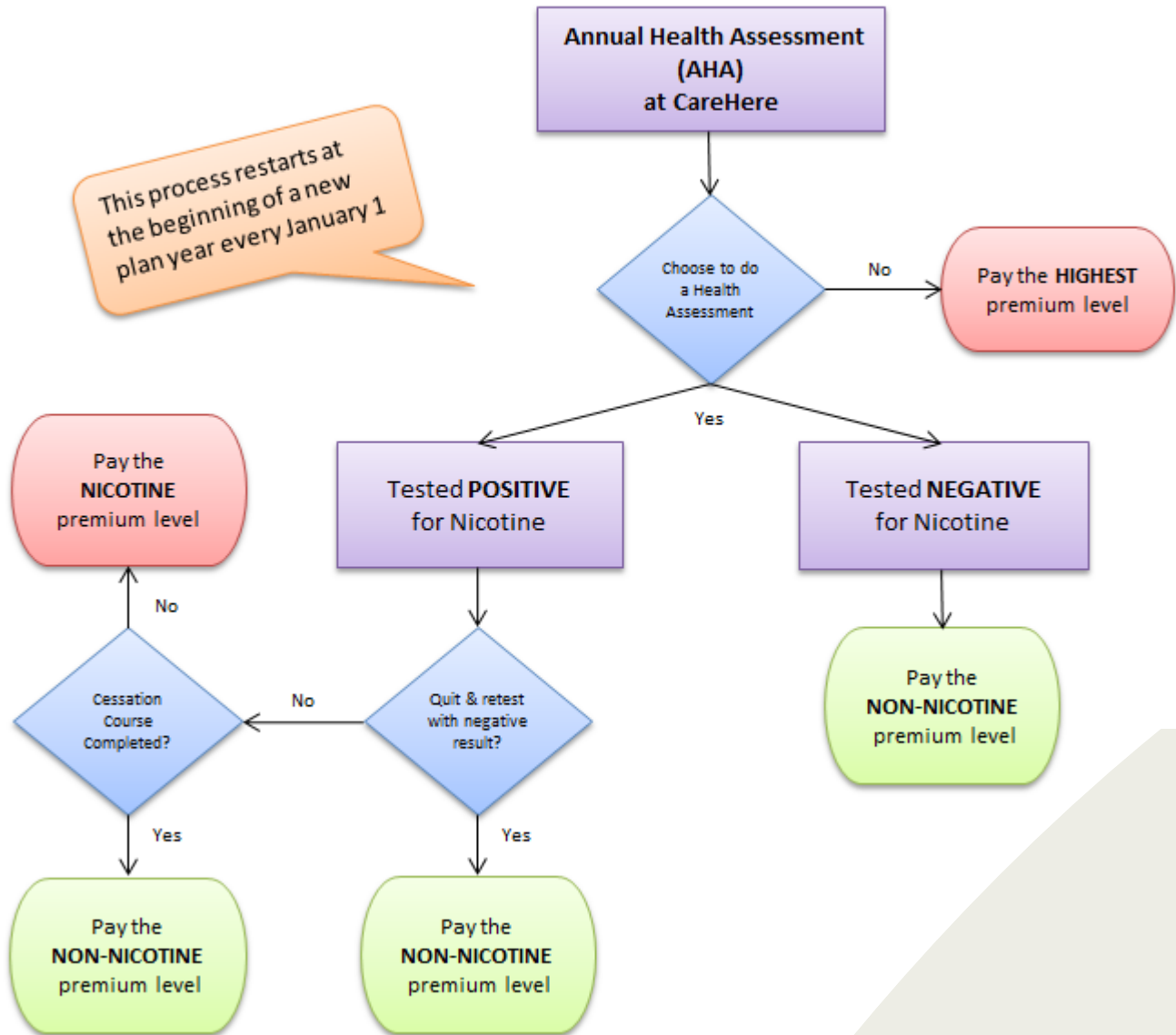
For claim status, benefit verification or other customer service questions, you may contact Boon-Chapman Benefit Administrators at (800) 252-9653 or via the internet at www.boonchapman.com.

The County's group number with Boon-Chapman is **Group 213**. All claims and correspondence should be mailed to Boon-Chapman, PO Box 9201, Austin, TX 78766 or by electronic payer ID 74238.

PPO Network - Aetna Signature

The PPO is the Aetna Signature Administrators (ASA) network. You may conduct a provider search by visiting their website at www.aetna.com/asa. In the middle of the first web page, simply click on the "Enter DocFind" button or you may call (800) 252-9653. Claims should **NOT** be mailed to Aetna. Instead, they are to be mailed to Boon-Chapman.

Medical Premium Rates



Did you know that Galveston County funds the majority of the health plan for its employees?

The county contributes **\$565** per month for every benefit-eligible employee.

That is **\$6,780**
PER YEAR PER EMPLOYEE!

Helpful Hints

- #1 Always remember, Boon-Chapman administers our plan using Aetna's provider (doctor's and hospitals) network.
- #2 Always verify your doctor's network participation by visiting www.aetna.com/asa or calling 1-800-252-9653.
- #3 Always remember to utilize CareHere as much as possible. Everything you do in house at CareHere is FREE to you.
- #4 Always request lab work be performed at CareHere or by Quest!

Health Savings Account (HSA)

Do you want to be the one in control of your own healthcare budget? Have you never been one for taking the traditional approach? Are you a maverick who wants to take a little different approach to your medical coverage? If you answered yes to these questions, then an HSA may be just the right fit for you!

When you or a member of your family needs healthcare, you may worry about being able to take care of the costs. What if you could feel confident instead? A Health Savings Account — or HSA — helps take the worry out of paying for healthcare costs. So you can make the most of every healthcare dollar you spend, save, or invest.

Here's how it works. Your HSA acts like a safety net to help you pay for expected AND unexpected healthcare expenses. You can use your account with your HSA-qualified health plan to get the care you need. Then, for example, when you go to the doctor or dentist, fill a prescription, or get your eyes checked, you already have money set aside to pay for your health plan deductible and other out-of-pocket costs. But this isn't just any account. It's a tax-advantaged account. That means you can use your HSA dollars TAX-FREE to pay those bills! And, get this... the money you put into your HSA is taken from your paycheck on a pre-tax basis lowering your taxable income. And the interest and investment earnings on your HSA funds? Also tax-free! You get tax-advantages on every dollar you put in or spend from your HSA — making your money go further when paying for healthcare. And, what's more? Your HSA goes where you go. Even if you get a new job, switch health insurance providers, or retire, you can still use your HSA. It's your money, your accounts! And you can carry-over money from year-to-year and save it for retirement as there is no "use it or lose it" rule with an HSA!

What is a Health Savings Account (HSA)?

Employees enrolled in the County's "High Deductible Health Plan" (HDHP) may be eligible to contribute to a Health Savings Account (HSA).

An HSA is a special savings account for people who are enrolled in a HDHP. The HSA allows you to set aside tax-free dollars to pay for IRS-qualified medical expenses that aren't reimbursed under the HDHP.

HSAs have other benefits, too. For example: your HSA and savings are yours to keep year after year. There's no "use it or lose it" penalty—even if you change jobs or healthcare plans!

Are you qualified for a Health Savings Account (HSA)?

It's easy to determine if you are qualified for a Health Savings Account (HSA).

You are qualified for an HSA if:

- You are covered by a single or family qualified high-deductible health plan (HDHP). The County's HDHP is qualified.
- You are not covered by any other health plan that provides any of the same benefits as the HDHP.
- You are not enrolled in Medicare parts A, B or D.
- You cannot be claimed as a dependent on another person's tax return.

To enroll in an HSA, you must have a primary U.S. residence as well as a valid Social Security Number.

What expenses qualify for reimbursement from my HSA?

The IRS defines qualified medical expenses as amounts paid for the "diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body." Qualified medical expenses are eligible for reimbursement through your HSA as long as they are not reimbursed through insurance or other sources. Want even more info? Go to the IRS publication 502 at <https://www.irs.gov/pub/irs-pdf/p502.pdf>

2020 HSA Limits	
Individual	\$3,550
Family	\$7,100
Age 55 & older	Option for an additional \$1,000/year



Free Medical Facility

Galveston County offers all benefit-eligible employees and their eligible dependents enrolled in the medical plan, access to 3 FREE healthcare centers as well as a FREE pharmacy.



Primary care & family practice services are provided through the Healthcare Centers. Preventive care like Annual Health Assessments (AHA), annual physicals, sports physicals and well woman exams, and acute care like colds, flu, and respiratory infections are treated. In addition, chronic conditions, like high blood pressure, high cholesterol, diabetes and asthma can all be cared for and monitored by Healthcare Center staff. Flu shots and other limited adult immunizations as ordered by the Healthcare Center providers are also available.

Offered completely **FREE** to employees and covered dependents enrolled in the medical plan. There are no deductibles, no co-pays, no long waits. Patients are usually in and out in 30 minutes. Well-checks and same day appointments can be scheduled online at www.carehere.com or by calling **1-877-423-1330**.

WARNING!

A "No-Show Fee" of **\$25** will be assessed through a payroll deduction should a scheduled appointment not be cancelled prior to time of appointment. This will apply to appointments for covered dependents as well.

Annual Health Assessment (AHA) - Blood Draw

The CareHere Annual Health Assessment (AHA) is an in-depth analysis of more than 35 key lab results plus other health measures indicating high cholesterol, diabetes, liver functions, chemistry levels, nutrition, prostate cancer, hypertension and more. From a simple blood draw and health questionnaire, you will receive a detailed report that explains your results through color-coded graphs to help you better understand your scores. Armed with this powerful tool, you can review your health risks with a doctor in detail, prepare a plan of action, and track trends that are essential to healthy living.

All newly enrolled employees will have until **October 31** of the plan year in which their plan becomes effective to have an AHA performed. If the AHA is not performed prior to October 31, the medical plan premium will increase to the No-AHA rate at the start of the new plan year on January 1 of the following year. Current employees have between **January 1 - October 31** every year to complete their AHA.

Locations

Galveston

2028 Sealy, Galveston. Earl Llewellyn Building, corner of Moody and Sealy.

Texas City

600 Gulf Freeway, Suite 100. Whitley Penn office building.
Pharmacy is located at the Texas City location.

Dickinson

1455 FM 646, Suite 100, Dickinson, TX 77539

Dental *(Pre-tax deduction)*

Humana DHMO

www.humanadental.com

Benefit eligible employee, spouse & children

Specialty care co-pay same as general dentist

No annual deductible

No annual maximum

No waiting periods

Co-payment price schedule. Paid to physician at time of service

Coverage for pre-existing

Orthodontics (Employee and Family, children up to age 26)

Humana Indemnity (Elite Schedule 75)

www.humanadental.com

General Dentistry - \$1,000 benefit max per person per policy year

\$50 deductible per person (3 per family) for level II & III services only

Go to any licensed dentist of your choosing

Insurance pays up to maximum reimbursement shown on the fee schedule

Further discounts available if you use a Humana PPO Provider

Orthodontics for children only (Up to Age 18)

Orthodontics - \$1,000 lifetime maximum paid over 2 Year Period @ \$500 per year after a 1 year wait period



Boon-Chapman Low Plan

Go to dentist of your choosing*

\$50 annual deductible for Type B and Type C services

Type A (preventative & diagnostic): plan pays 100% no deductible

Type B (restorative & surgical): plan pays at 80%

Type C (prosthodontic): plan pays at 50%

No orthodontia coverage. No pre-existing limitations.

\$1,000 benefit maximum per person per calendar year

Boon-Chapman High Plan

Go to dentist of your choosing*

\$50 annual deductible for Type B and Type C services

Type A (preventative & diagnostic): plan pays 100% and deductible waived

Type B (restorative & surgical): plan pays at 80%

Type C (prosthodontic): plan pays at 50%

No orthodontia coverage. No pre-existing limitations.

\$2,000 benefit maximum per person per calendar year

*** *Helpful Hint from Boon-Chapman* ***

To stretch your benefit dollar farther, use a provider participating in the **DentalGuard Preferred Select** network.

To search for a provider please visit www.guardiananytime.com - "Find a Provider" at top of page.

Dental Plan	Bi-Weekly Premium Rates			
	<u>Employee Only</u>	<u>Employee & Spouse</u>	<u>Employee & Child(ren)</u>	<u>Employee & Family</u>
Humana DHMO	\$6.00	\$10.97	\$10.97	\$15.42
Humana Indemnity	\$8.28	\$15.51	\$15.51	\$23.86
Boon-Chapman Low Plan	\$11.54	\$23.08	\$23.08	\$35.08
Boon-Chapman High Plan	\$17.08	\$34.15	\$34.15	\$52.15



Vision *(Pre-tax deduction)*

Vision coverage is not only Useful if you know you need glasses or contacts but getting an eye exam yearly can help determine the warnings signs for larger health risk such as diabetes and strokes.

Humana Vision Care Plan

www.humanavisioncare.com

\$10 exam co-pay every 12 months

Lenses (single, bifocal, trifocal & lenticular) \$10 co-pay

\$160 frame allowance (20% off balance over \$160)

\$160 contact lens allowance for elective (15% off balance over \$160)

100% coverage for medically necessary contact lenses

Lasik surgery available at a co-pay

Must go to a network provider that accepts the plan

Boon-Chapman Vision

The below amounts are reimbursed to you after the following services:

Examinations \$75 (1/person/calendar year)

Lenses (1 pair/person/calendar year)

Single Vision \$60

Bifocal \$85

Trifocal \$100

Lenticular \$120

Contact Lenses \$120 (1 pair/person/calendar year)

Frames \$100 (1 pair/person/every other year)

Claims filing deadline: Claims must be filed no later than the **March 31st** following the year in which the claim was incurred.

Premiums	Humana		Boon-Chapman	
	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>
Employee Only	\$9.77	\$4.51	\$6	\$2.77
Employee & Spouse	\$22.68	\$10.47	\$17	\$7.85
Employee & Child(ren)	\$22.68	\$10.47	\$14	\$6.47
Employee & Family	\$22.68	\$10.47	\$22	\$10.16

Flexible Spending Account *(Pre-tax deduction)*

You cannot be enrolled in a Flexible Spending Account (FSA) and a Health Savings Account (HSA) at the same time. For convenient, online shopping with your FSA dollars visit the FSA Store at www.fsastore.com

Eligible Expenses

With the Flexible Spending Account (FSA), you can pay for un-reimbursed out-of-pocket health care expenses for yourself, your spouse and all of your eligible dependents for health, dental, and vision care expenses. The services must be incurred while you are actively participating in the FSA plan. The eligible expenses may be reimbursed regardless of whether you, your spouse or dependents are covered by your employer's medical, dental, or vision plan. Eligible expenses are limited by IRS guidelines which can be found at www.irs.gov/pub/irs-pdf/p502.pdf

Ineligible Expenses

Some expenses that you incur during your plan year may not be eligible for reimbursement under current IRS regulations.

EXPENSES NOT YET INCURRED

Expenses that have been paid, but not yet incurred (i.e. Prepayment of service), cannot be reimbursed until the service is rendered. Expenses don't necessarily have to be PAID, but merely incurred.

PREMIUMS FOR INSURANCE

Premiums and payments to insurance policies are not eligible for reimbursement.

EXPENSES PAID BY ANOTHER PLAN OR THIRD PARTY

Expenses that have already been paid by an insurance company or other reimbursement through your FSA plan are not eligible for reimbursement.

EXPENSES INCURRED AFTER TERMINATION/SEPARATION FROM YOUR EMPLOYER

If you are no longer participating in the FSA plan through your employer (termination, resignation, etc.) any claims incurred after your participation ends are not eligible for reimbursement.

Filing a Claim

Before submitting your claim, make sure you have had the service(s).

To file your claim:

1. Complete a claim form, and be sure to sign and date it.
2. Attach a receipt(s) for the service(s) provided or an Explanation of Benefits showing:
 - » A description of the service or a list of supplies furnished.
 - » The charge(s) for each service.
 - » The date(s) of service.
 - » The name of the person(s) receiving the service.
 - » The amount you are responsible to pay.
3. For convenient direct deposit, complete the Automatic Deposit Agreement form.

Or use your FFA Benefits Card

Requesting Services

For Inquires: 1-866-853-3539

For Claim Forms and account info: www.ffga.com

To Submit Claims by Fax: 1-800-298-7785

Note: FSA Accounts are limited to an annual maximum of **\$2,700**

WARNINGS!

- This plan is a "use it or lose it" benefit. There is no roll over of funds from year to year however, it does offer a two and half month grace period. Any money not used will be forfeited and lost!
- You cannot be enrolled in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA) at the same time.



COMMON ELIGIBLE EXPENSES

- » Co-Payments
- » Co-Insurance
- » Deductibles
- » Over-the Counter Drugs
(with physician's prescription)
- » Dental Treatment
- » Orthodontia
- » Lab Fees
- » X-Rays
- » Vision Expenses
- » Lasik Surgery
- » Physical Therapy
- » Chiropractor Services
- » Acupuncture
- » Eye Contact Solution
- » Eye Drops

COMMON INELIGIBLE EXPENSES

- » Cosmetic Surgery
- » Teeth Whitening
- » Veneers
- » Botox
- » Non Prescribed Vitamins
and Supplements
- » Toiletries
- » Medical Insurance Premiums
- » Health Club Membership Fees

Dependent Care FSA *(Pre-tax deduction)*

The Dependent Care FSA allows you to pay for day care expenses for your qualified dependent/child with pre-tax dollars.

Eligibility Requirements

Eligible dependents must be claimed as an exemption on your tax return. These dependents can include step-children, grandchildren, adopted children, or foster children. In a divorce situation, you must have custody of the child in order for the child to be considered an eligible dependent. Under IRS regulations, eligible dependents are further defined as: under the age of 13, and/or physically or mentally unable to care for themselves, such as a disabled spouse, disabled child, or elderly parents that live with you.

Eligible Expenses

Eligible dependent care expenses are those expenses you must pay for the care of a dependent while you (and your spouse) are working, seeking employment, or attending school as a full-time student for at least 5 months during the year. The care may be provided in your home or at a licensed center outside of your home. If the care is in your home, the service cannot be provided by another child of yours under the age of 19, by your spouse, or by your dependents.

Ineligible Expenses

Only those dependent care expenses described above are eligible. Some expenses that you incur during your plan year may not be eligible for reimbursement under current IRS regulations such as: educational costs, weekends/evening-out babysitting, transportation, books, clothing, food, activities, entertainment, and registration fees.

Limits

This reimbursement (when aggregated with all other dependent care reimbursements during the same calendar year) may not exceed the least of \$5,000, or \$2,500, if married but filing separate tax returns.

COMMON ELIGIBLE EXPENSES

- » Day Camps
- » Before/After School Care
- » Babysitters/Day Care Centers
- » Au Pair
- » Nanny
- » Nursery School

COMMON INELIGIBLE EXPENSES

- » Registration Fees
- » Care for child while not working
- » Kindergarten
- » Food/Activity expenses if separate from cost of care
- » Care provided by anyone under age 19
- » Pre-School
- » Books and Supplies
- » Field Trips

Daycare Submission Guidelines:

Acceptable Documentation

to accompany the reimbursement voucher:

1. Vouchers for Dependent Care signed by the Provider. Voucher must also be completed with the Provider's tax identification number or Social Security number and dates of service, Or...
2. Voucher with receipt from Provider, including Provider name, Provider signature, dates of service, amount for service, and tax identification/social security number.

IRS regulations do not allow reimbursing dependent care yearly contracts. Monthly submissions are required.

Unacceptable Documentation

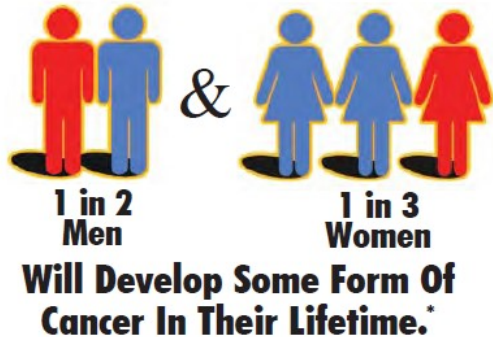
1. Cancelled checks / Credit card receipts
2. Bill or receipt that only shows a balance forward or previous balance
3. Cash register receipt

Note: It is important to note that the date of service, not the date of payment, must fall within the dates of the plan year for which you are enrolled.



American Fidelity Cancer Insurance *(Pre-tax deduction)*

A cancer diagnosis can change your life. With Limited Benefit Cancer Insurance from American Fidelity you can concentrate on your treatment and healing. Benefit payments are paid directly to you to help with out-of-pocket expenses such as co-pays, mortgage and car payments, meals, lodging and travel expenses.



Did you know?

Over 1.5 million new cases of cancer will be diagnosed this year alone.

- American Cancer Society: Cancer Facts and Figures 2010, pg. 1

Features

Benefit payments are made directly to you. Base policy is guaranteed renewable, provided the premiums are paid as required. Optional Hospital Intensive Care and Critical Illness Riders are available to purchase. Individual, individual and spouse, individual and children, and family coverage available.

Lincoln Financial Short-Term Disability (STD) *(Post-tax deduction)*

If your paycheck suddenly stopped today, what would you do? 70% of the working population live paycheck to paycheck. It could be a financial concern if you suffer a disabling injury or sickness. A disability plan through **Lincoln Financial Group** offers you income protection when you are disabled and cannot work. Plan benefits are paid directly to you and can be used however you like. Consider it insurance on your income!

Features: Pays you 60% of your weekly salary up to \$1,750 per week after you exhaust all available paid leave (vacation, sick and comp). 8th, 15th & 31st day waiting periods available depending on your needs. Maximum benefit duration of 26 weeks. Once you satisfy the 180 elimination period for long-term disability (LTD), your short-term disability (STD) will automatically rollover to LTD without a separate claim process.

Disclaimer: Please be aware that the rate quoted on your enrollment, and the benefit pay that you would receive if a claim is made, is related to your weekly salary as of **October 30, 2019 or your date of hire** if you began employment after open enrollment. This is the salary that will be used in calculating the 60% benefit you will receive. The rates change only during open enrollment and therefore if your salary changes during the year and you file a claim it will not be based on your salary at the time that you file, it will be based on the salary associated with the premium rate you are paying. If you have any questions, HR is happy to help.

Additional Voluntary Life Insurance *(Post-tax deduction)*

Life insurance coverage can help you family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing.

ManhattanLife (formerly Humana) - Employee, spouse & children

Additional employee term life coverage from \$10,000 - \$100,000.

Optional spouse coverage for up to \$50,000. Spouse coverage cannot exceed employee's coverage amount.

Coverage available for dependent children between the ages of 0 - 24.

Standard - Spouse coverage only

Standard Insurance Company (The Standard) offers voluntary spousal life insurance.

	Minimum	Incremental Unit	Guarantee Issue Amount <i>(for new hires only)</i>	Maximum
Spouse	\$5,000	\$5,000	\$50,000	\$215,000

You

cannot be insured as both an employee and as a dependent.

Spouse means a person to whom you are legally married or your domestic partner as recognized by state law.

Your spouse must not be a full-time member of the armed forces.

Amounts of coverage elected above the guarantee issue amount are subject to medical underwriting approval.

Coverage for over age 65 subject to medical underwriting approval.

Wellness Initiatives

At Galveston County you have access to a free gym or you can get paid to workout!



FREE Gym & Walking Track

As an employee of the County you will have the option of working out in the County's gym, free of charge. Equipment available includes stair masters, elliptical, free weights and many more. Restrooms and shower facilities are also available. An air conditioned walking track is located on the 5th level. Classes taught by your fellow co-workers.

Hours of Operation

24 hours a day, 7 days a week! Contact HR for the secure, key pad access code.

Location

Top (6th) floor of the parking garage located at the old courthouse building at 722 Moody (21st Street) in Galveston.

Gym Membership Reimbursement

If you are covered under one of the County's medical plans, when you prove that you have worked out at least nine (9) days per calendar month the County will reimburse \$40 towards your monthly gym membership fee.

The rules of the program are as follows:

- 1. GYMS:** Your gym must have electronic tracking capabilities for monitoring the dates and frequency of your workouts.
- 2. WORKOUT FREQUENCY:** You must work out at least nine (9) days per calendar month.
- 3. DOCUMENTATION:** You or your gym must be able to produce a printed document from your gym's electronic tracking system reflecting each day you visited their workout facility. Handwritten documents will not be accepted.
- 4. FILING FOR REIMBURSEMENT:** After a month in which you met the "Workout Frequency" requirement, you must submit a completed "Reimbursement Form" (available online or in HR) along with the printed document from your gym (see 1 & 2 above) to Boon-Chapman. <http://www.galvestoncountytexas.gov/hr/Pages/WellnessInitiatives>
- 5. REIMBURSEMENT:** This program will reimburse the employee \$40 for each month you provide proper "Documentation" that you have met the "Workout Frequency" requirement. This is a "reimbursement" program, which means you must pay your membership fee first and then file for reimbursement after you have documentation showing you met all requirements.

Tobacco/Nicotine Cessation Workshops

FREE workshops offered by CareHere help you quit for good and are helping to reduce tobacco and/or nicotine usage rates among Galveston County employees and retirees.



Through our partnership with CareHere, the County holds tobacco/nicotine cessation courses periodically throughout each year. All employees, retirees under the age of 65, and covered dependents on one of the three County medical plans are eligible to participate in the program.

For each participant in a CareHere tobacco/nicotine cessation course, the County will cover the cost of participation and materials, as well as any costs associated with an approved tobacco/nicotine cessation product that works best for you during the course of your participation. Please watch for announcements throughout the year for upcoming dates, times and locations of each opportunity for either the online or classroom-style cessation workshops. Employees and retirees will be asked to commit to completing a consecutive 8-week program PLUS participate in ongoing education with the CareHere Health Coach for one year. During the course, the CareHere Health Coach will provide support with nutritional and other counseling.

Employees and retirees who successfully complete a cessation program each year will avoid paying the higher nicotine-user premiums for the following year.

If you test positive for nicotine (*Cotinine - Nicotine Metabolite*) in your most recent Annual Health Assessment (AHA) through CareHere you will be subject to the higher nicotine premium rates, unless you:

1. Quit and get retested through CareHere to achieve a **NEGATIVE** nicotine result before the annual AHA deadline of 10/31 or;
2. Successfully complete one of the tobacco cessation workshops (either online or classroom-style) each year that you test positive for nicotine.

Note: even if you are not able to quit using nicotine products and still have a positive result on file through your AHA as long as you successfully complete one of the tobacco cessation workshops before the end of the year, you will **NOT** be subject to the higher nicotine user premiums on the medical plan.

WHERE THERE'S SMOKE

In just one year, the county's smoking cessation program has reduced the number of county employees who smoke by 10 percent.



Info graphic from The Daily News. "County's program credited with helping employees quit smoking." March 19, 2015

Other Useful Information

Employee Online

Employee Online is an efficient, faster, easier and more up-to-date option for retrieving your check stubs, W-2s and ACA 1095-C forms. You will also be able to view and verify your personal information is correct with Human Resources, such as your W-4, emergency contacts and direct deposit just to name a few. You will be able to access and print your information anytime you please.

<https://employeeonline.galvestoncountytexas.gov/>


To log in, the User ID is your **Employee ID**. Your password is your **Social Security Number**. After you log in for the first time, you will be required to change your password.

Check Stub

Copies of check stubs can be obtained in Employee Online. Once logged in, click on the "Check Stub" link located under the Pay Information section.

To view or print a check stub, click on the underlined date corresponding to the desired check.

To get a paper copy, select "Click here to print" at the top of the page. For detailed information about what appears on your stub, click the link at the bottom of the page labeled "Check Stub Explanation."



GALVESTON COUNTY
 KEVIN C. WALSH, CPA
 722 MOODY AVE. 4TH FLOOR
 GALVESTON, TX 77550

Questions:
 Payroll Division
 409-770-5387
 TreasurerPayroll@co.galveston.tx.us

NAME	DOE, JOHN A	CHECK #	090470782	GROSS PAY	1,164.97
EMP ID#	E00001	CHECK DATE	09/14/2016	DEDUCTIONS	431.41
DEPT #	151519	PAY PERIOD END	09/07/2016	NET PAY	733.56
FED STATUS/EXEMPT	S / 0 ADD'L WH. 0.00	HIRE DATE	04/20/2010		

GROSS EARNINGS				EMPLOYEE DEDUCTIONS			COUNTY PAID BENEFITS			
DESCRIPTION	HOURS	RATE	CURR. AMT	YTD AMT	DESCRIPTION	CURR. AMT	YTD AMT	DESCRIPTION	CURR. AMT	YTD AMT
SALARY	48.0	13.49	647.55	11912.82	Pre-Tax Deductions:			TXABLGLI	2.98	35.41
JURY LV	12.0	13.49	161.89	161.89	AUL	71.41	863.38	TXABLGLI	-2.98	-35.41
CMPUSED	8.0	13.49	107.93	539.65	TCDRS	81.55	985.93	AUL	42.02	508.04
HOLIDAY	8.0	13.49	107.93	858.14	VISN-HUM	4.51	58.63	MEDICARE	16.94	204.73
OT 1.5	3.0	20.23	60.71	60.71	HUMANA-S	8.04	104.40	HEALTH	246.92	3,209.96
VC USED	2.0	13.49	26.98	350.76	MEDICAL	92.77	1,206.01	AULWAIVE	1.16	14.09
SK USED	2.0	13.49	26.98	175.38	AUL VOLU	30.00	30.00	STD LIFE	18.41	222.52
+AJTBT			25.00	25.00	NATIONWID	30.00	30.00	JPL	13.75	166.25
OT-REG	1.0	13.49	13.49	13.49				TCDRS	130.59	1,578.91
DOCK HRS	-1.0	13.49	-13.49	-13.49				STD LRLR	26.77	323.65
								SUI	5.24	63.41
TOTAL			1,164.97	14,084.35						

BANKING INFORMATION				After-Tax Deductions:		
2999 EFT NET			683.56	COUNTY	0.00	100.00
2987 EFT 1			50.00			
				Federal Taxes:		
				MEDICARE	16.94	204.73
				IRS-WH	96.19	1,220.31
				TOTAL	431.41	4,803.39
				TOTAL	501.80	6,291.56

FEDERAL TAXES				LEAVE RECORD			
	CURRENT	YTD		Description	Req	Change (+/-)	End
Gross Earnings	1,164.97	14,084.35		VacTot			70.86
FIT Taxable Earnings	846.69	10,806.00		CurYr	56.00	-2.00	57.00
Net Pay	733.56	9,280.96		Accru	9.24	4.62	13.86
				Sick	109.00	-5.00	104.00
				Comp	22.64	-5.00	17.64

MESSAGE

BIWEEKLY#19 TEST PAID ON 09/14/2016

Section 125 Cafeteria Plan

The Internal Revenue Code Section 125 allows an employer to establish a salary redirection agreement for the benefit of employees. The employee's portion of the insurance premiums and other eligible expenses are deducted from the employee's gross income before taxes are calculated. The amount of taxes withheld uses the lower net taxable income amount. Since deductions are before taxes are calculated, the employee's taxable income is reduced. The employee's take-home pay increases because tax withholding and Medicare tax are not paid on the amount deducted. Because these deductions are taken out on a pre-tax basis, your elections can only be changed once a year during annual open enrollment or may be changed mid-year due to a qualifying life event.

Here is an example of how it works

Without 125		With 125	
Gross Salary	\$2,000	Gross Salary	\$2,000
Tax (20%)	-\$400	Benefits (Insurance)	-\$300
Subtotal	\$1,600	Subtotal	\$1,700
Benefits (Insurance)	-\$300	Tax (20%)	-\$340
Take Home Pay	\$1,300	Take Home Pay	\$1,360

Potential \$60 SAVINGS with the Section 125 Cafeteria Plan!

Legal Notices

Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your eligible dependents lose eligibility for that other coverage. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. Any enrollment requests made as the result of any of the events cited above must be made within 30 days of the date of the qualifying event. To request special enrollment or obtain more information contact Human Resources.

Equal Employment Opportunity Statement

The County will not tolerate discrimination and is committed to providing equal employment opportunity for all qualified applicants and current employees without regard to race, color, religion, ancestry or national origin, ethnicity, sex, marital status, disability, Vietnam era and disabled veteran status, genetic information, age or sex, except where permitted as a bona fide occupational qualification. The County prohibits sex discrimination on the basis of pregnancy. This policy applies to all terms and conditions of employment, including but not limited to, application, testing, recruitment, hiring and placement, discipline, medical examinations, assignments, evaluations, benefits, promotion, transfer, compensation, leaves of absence, training, termination, layoff, reorganization of departments, and recall.

Americans with Disabilities Act (ADA)

Galveston County complies with the anti-discrimination statutes in each of the localities in which it operates. Galveston County recognizes its duty to comply with the American with Disabilities Act and when applicable, the Rehabilitation Act of 1973. Contact the Human Resources Department with questions regarding ADA accommodations or discrimination issues at 409-770-5352.

Continuation of Coverage (COBRA)

If your employment terminates for any reason, you and/or your covered dependents may be able to continue medical, dental and vision coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA). You may be eligible for COBRA continuation when you terminate employment with the County of Galveston. Your covered dependents may be eligible for COBRA continuation when you terminate employment, divorce, die, or when your dependent children are no longer eligible due to age. Details will be provided to you and your dependents if you terminate employment or die.

Genetic Information Nondiscrimination Act of 2008 (GINA)

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, you are not required to provide any genetic information when responding to a request for medical information. "Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Family and Medical Leave Act of 1993 (FMLA)

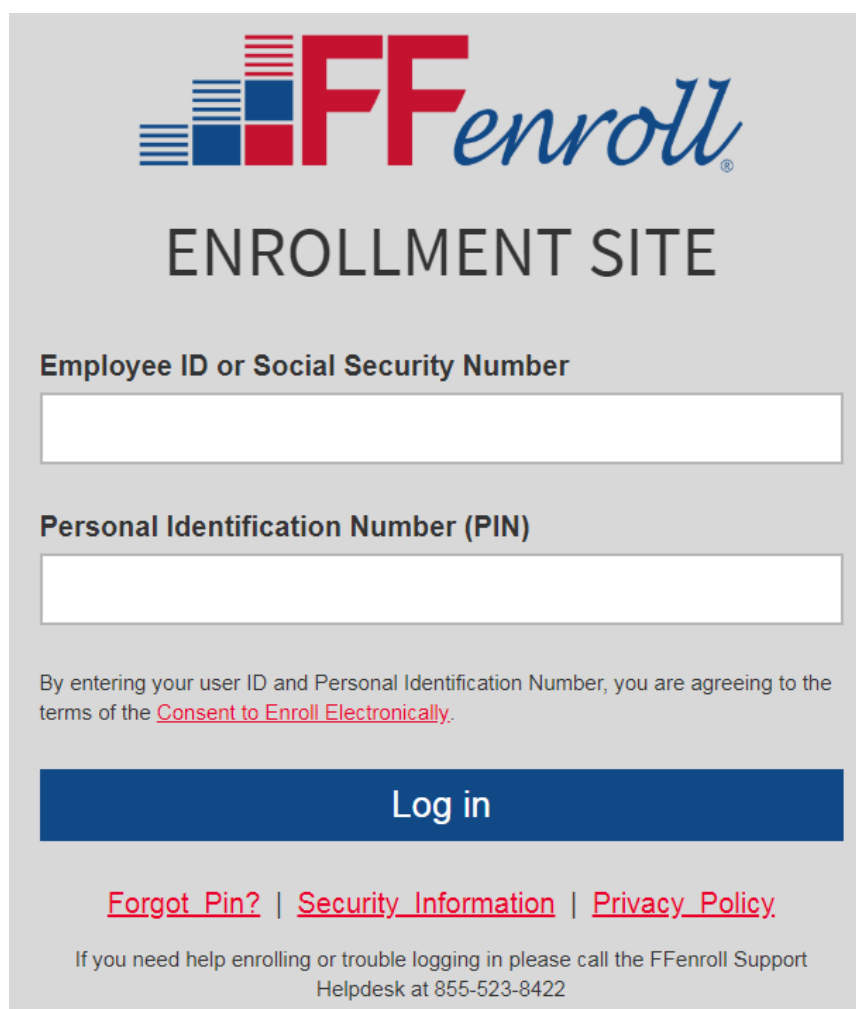
The FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. Eligible employees are entitled to: Twelve workweeks of leave in a 12-month period for: the birth of a child and to care for the newborn child within one year of birth; the placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement; to care for the employee's spouse, child, or parent who has a serious health condition; a serious health condition that makes the employee unable to perform the essential functions of his or her job; any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on "covered active duty;" or Twenty-six workweeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness if the eligible employee is the service member's spouse, son, daughter, parent, or next of kin (military caregiver leave).

Future Changes to Benefits

The Commissioner's Court will review benefit plans for all employees and retirees annually. After this review, the Commissioner's Court can change or terminate benefit plans for employees and/or retirees at any time. Listed within is a summary of benefits currently available. It is not to be construed as an expressed or implied guarantee of these benefits.

Online Enrollment Instructions

First Financial Group of America is happy to provide you with an on-line web based benefits communication system. Here you can enroll in or make changes to your Cafeteria Plan benefits. Below you will find the easy steps to make your benefit selections. If, during your enrollment, you experience technical difficulty or have trouble maneuvering through the enrollment process, please call our IT help desk line at **1-855-272-7480**, 8:00AM-5:00PM Central Standard Time.



The screenshot shows the FFenroll Enrollment Site. At the top is the FFenroll logo. Below it, the text "ENROLLMENT SITE" is centered. There are two input fields: "Employee ID or Social Security Number" and "Personal Identification Number (PIN)". Below the PIN field, a line of text states: "By entering your user ID and Personal Identification Number, you are agreeing to the terms of the [Consent to Enroll Electronically](#)." Below this is a large blue "Log in" button. At the bottom, there are three links: "[Forgot Pin?](#) | [Security Information](#) | [Privacy Policy](#)". At the very bottom, a line of text reads: "If you need help enrolling or trouble logging in please call the FFenroll Support Helpdesk at 855-523-8422".

- Point your web browser to <https://ffga.benselect.com/enroll>
- **Login ID:** your **SSN** or your **Employee ID**
- **Personal Identification Number (PIN)** is the **last 4 digits** of your **SSN** and the **last 2 digits** of the **year you were born** (this should be a 6 digit number)



Visit us online
www.galvestoncountytexas.gov/HR

Human Resources Department

Hours of Operation

Monday - Friday

8:00AM - 5:00PM

E-mail: HumanResources@co.galveston.tx.us

